Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 1 of 72

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	George	
	Write the name that is on	First name	First name
	your government-issued	Middle name	Middle name
	picture identification (for example, your driver's	Ponce	Middle Hairle
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Middle name	Middle name
	Include your married or	Middle Harile	Middle Harrie
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 8325	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 2 of 72

Debtor 1	First Name	D Ponce Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and	business names Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	ntification nbers (EIN) you	Business name	Business name
	e used in the last		
8 ye	ears	Business name	Business name
Inclu	de trade names and		
doing	g business as names	EIN	EIN
			_
		EIN	EIN
5. Whe	ere you live		If Debtor 2 lives at a different address:
	,	3738 Grove	
		Number Street	Number Street
			_
		Berwyn Illinois 60402	_
		City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
			_
		-	
		City State Zip Code	City State Zip Code
	you are osing this district	Check one:	Check one:
	le for bankruptcy	Over the last 180 days before filing this petition, I have	Over the last 180 days before filing this petition, I have
		lived in this district longer than in any other district.	lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			_
			_

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 3 of 72

Debtor 1 George		D		Ponce		Case number (if kno	own)
First Nam		Middle Nan		Last Name			
Part 2: Tell the	Court Abo	ut Your Bankrup	tcy Case				
 The chapter Bankruptcy are choosin under 	Code you	Check one. (For a Bankruptcy (Form Chapter 7 Chapter 11 Chapter 12 Chapter 13					C. § 342(b) for Individuals Filing for opriate box.
8. How you wi fee	I pay the	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	about how you ck, or money o a credit card o y the fee in ins o Pay Your Fili at my fee be w ut is not require overty line that	u may pay. Typic prder If your attor check with a postallments. If young Fee in Installing aived (You may red to, waive your a must fill out the	ally, if your corney is a re-printed unchoose ments (Correquest ur fee, an family si	ou are paying the submitting your ed address. this option, sig official Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for</i> (A). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you fil bankruptcy last 8 years	within the	✓ No. Yes. District District District			When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any ban cases pendi being filed being filed being spouse who filing this ca you, or by a partner, or l affiliate?	ng or y a is not se with business	✓ No. Yes. Debtor District Debtor District			When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent residence?	your	✓ No.	r landlord obtain	tatement About an			you want to stay in your residence? St You (Form 101A) and file it with

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 4 of 72

D Ponce Debtor 1 George Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 5 of 72

 Debtor 1 First Name
 George First Name
 D
 Ponce Last Name
 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling								
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):				
15. Tell the court	You must check one:		You must check one:					
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.				
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.				
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.				
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment				
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.				
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this				
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.					
	receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.				
		the 30-day deadline is granted only imited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.					
	I am not require counseling beca	d to receive a briefing about credit ause of:	I am not required to receive a briefing about credit counseling because of:					
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.				
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.				
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.				
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 6 of 72

Debtor 1 George		case number	er (if known)				
Part 6: Answer These Que	Middle Name Lasestions for Reporting Purposes	st Name					
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur No.		mpt property is excluded and administrative unsecured creditors?				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mil	n				
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mil	n \$1,000,000,001-\$10 billion on \$10,000,000,001-\$50 billion				
Part 7: Sign Below	I have aversinged this potition, and	d I doologo waday waxabiy af wayiy					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ George Ponce	×					
	Signature of Debtor 1 Executed on 4/7/2017		ature of Debtor 2 cuted on				
	Executed on 4/7/2017 MM / DD /	YYYY	MM / DD / YYYY				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 7 of 72

Debtor 1 George	D	Ponce	Case number (ii	fknown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	4/7/2017
	Signature of Attorney		<u>N</u>	MM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			,	
	Bar number		State	

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 8 of 72

Fill in this information to identify your case:							
Debtor 1	George	D	Ponce				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check	if t	his	is	an
amend	ed	filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,937.50
1c. Copy line 63, Total of all property on Schedule A/B	\$10,937.50
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$23,791.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule I	7 = \$\frac{\pi_{23,791.00}}{\pi_{23}}\$
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$4,316.00
Your total liabiliti	\$29,107.00
Your total habiliti	<u> </u>
Part 3: Summarize Your Income and Expenses	
Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	\$2.390.33
Part 3: Summarize Your Income and Expenses	\$2,390.33

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 9 of 72

Ponce D Debtor 1 George _ Case number (if known) Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,384.71 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 10 of 72

						ago 10 01 12			
Fill in this	information	n to identify your c	ase:						
Debtor 1	Geo	•	D		Ponce				
Debtor 2	First	Name	Middle N	ame	Last Name				
(Spouse, if f	iling) First	Name	Middle N	ame	Last Name				
United St	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)				
Case nun (If known)	nber				()			_	
Officia	al Form	106A/B						Check if this is an amended filing	
Sche	dule A	/B: Prope	rty					12/1	
category responsib write your Part 1:	where you le for suppl r name and Describe	think it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd acc pace is very qu nd, or	urate as possible. If needed, attach a s estion. Other Real Estat	two married people		are equally	
1. Do you	No. Go to		fultable lilterest i	ii aiiy i	esiderice, building,	ianu, or similar prop	erty:		
	Yes. Where	e is the property?							
1.1		ress, if available, or	other description	☐ S ☐ D ☐ C	is the property? Ch ngle-family home uplex or multi-unit bu ondominium or coop anufactured or mobil	uilding	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?	
					anutactured or mobil and	e nome			
	Number	Street		Ir	vestment property meshare		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code	Who one.	ther has an interest in the ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 teast one of the debter 2 teast one of the debter 2	only		ommunity property	
						sh to add about this	item, such as local		
lf vo	own or how	e more than one, li	at bara.	prope	erty identification n	umber <u>:</u>			
If you		ress, if available, or		☐ S ☐ D ☐ C	is the property? Ch ngle-family home uplex or multi-unit bu ondominium or coop anufactured or mobil	uilding	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?	
	Number	Street		Ir	and vestment property		Describe the nature of interest (such as fee s		
	City	State	Zip Code		meshare ther		the entireties, or a life	e estate), if known.	
	•			one.	has an interest in the ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2		Check if this is co (see instructions)	ommunity property	
				A A	least one of the deb	tors and another			
					r information you wi erty identification n	sh to add about this umber:	item, such as local		

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 11 of 72

Debtor 1	George	D	Ponce Case	number (if known)	
	First Name	Middle Name	Last Name		
1.3	ret address, if available, or ot should be address. The street state the dollar value of the pove attached for Part 1. We	Middle Name ner description Zip Code	Last Name What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check of the property of the property of the property of the property of the debtors and another of the debtors and another of the information you wish to add about this property identification number: all of your entries from Part 1, including any ere.	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Describe the nature of interest (such as fee s the entireties, or a life Check if this is co (see instructions)	imple, tenancy by estate), if known.
			At least one of the debtors and another Other information you wish to add about this	s item, such as local	
		ite that number h	ere.	entries for pages	
Do you ow you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	equitable interestrou lease a vehicle,	t in any vehicles, whether they are registere also report it on Schedule G: Executory Contrac cycles	•	
Ľ	Make Model: Year:	Chevrolet Cruze 2015	Who has an interest in the property? Ch one. Debtor 1 only	the amount of any secu	claims or exemptions. Put irred claims on Schedule D: iims Secured by Property.
	Approximate mileage: Other information: 2015 Chevrolet Cruze	60000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Current value of the portion you own? \$5212.50
3.2	Make	Acura	Check if this is community property instructions) Who has an interest in the property? Ch		claims or exemptions. Put
	Model: Year: Approximate mileage: Other information:	TL 2006 165000	one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu	rired claims on Schedule D: nims Secured by Property. Current value of the portion you own? \$4725.00
	2006 Acura TL		At least one of the debtors and another Check if this is community property instructions)	. ' 	ΨΤ123.00

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 12 of 72

	George	D	Ponce	Case numb	ei (ii kiiowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model: Year:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Approximate mileage:		Debtor 1 only		orcanois vino riave on	uma occured by moperty
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	У	entire property?	portion you own?
			At least one of the debtors	and another		·
			Check if this is communi	ty property (see		
			instructions)			
3.4	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model:		one.		•	ired claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	y	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	ty property (see		
			instructions)			
Exan			ner recreational vehicles, other with the first fishing vessels, snowmobiles, m			
Exan	nples: Boats, trailers, motor No Yes		ner recreational vehicles, other v	otorcycle accessor	ries Do not deduct secured	•
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other very strict of the recreation of the period of the recreation of the period of the recreation of the recr	otorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pone. Debtor 1 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessor roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors	otorcycle accessor roperty? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessor roperty? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communication.	roperty? Check y and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors instructions)	roperty? Check y and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the p	roperty? Check y and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Poured claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone.	roperty? Check y and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communing instructions) Who has an interest in the pone. Debtor 1 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate C	claims or exemptions. Printed claims on Schedule lims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the pone. Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 least one of the debtors Debtor 5 communiinstructions	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the pone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 this is communiinstructions) Debtor 5 only Debtor 1 only Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property ared claims on Schedule nims Secured by Property Current value of the

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 13 of 72

D	ebtor 1	George First Name	D Middle Name	Ponce Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Househol			
D	o you	own or hav	e any legal or equitable inte	erest in any of the followi	ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kito	chenware		
<u>✓</u>		Describe	Misc. Household Goods and Furn	niture		\$350.00
		tronics bles: Television	s and radios; audio, video, stereo,	and digital equipment; compu	iters, printers, scanners; music	1
<u>✓</u>		Describe	Misc. Electronics			\$200.00
	Examp	•	ue and figurines; paintings, prints, or o in, or baseball card collections; oth		• •	
✓	No Yes. [Describe				
		oles: Sports, ph	orts and hobbies notographic, exercise, and other ho		I tables, golf clubs, skis; canoes	
✓	No		-, p,			
	Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and re	elated equipment		
✓	No					
	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designe	er wear, shoes, accessories		
	No					
✓	Yes. [Describe	Used Clothing			\$225.00
		-	ewelry, costume jewelry, engagem er	ent rings, wedding rings, heirk	oom jewelry, watches, gems,	
\leq	No Voc 1	Dosoribo				
Ш	res. L	Describe				
	Examp	n-farm animal bles: Dogs, cats	s s, birds, horses			
lee	No	Danasila -				1
Ц	Yes. [Describe				
1	4. Any No	other person	nal and household items you did	not already list, including a	ny health aids you did not list	-
		Describe				
			llue of all of your entries from Pa	art 3, including any entries f	for pages you have attached	\$775.00
Ţ	or Pari	t 3. write that	t number here			

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 14 of 72

Debto	r 1 George First Name	D Middle Name	Ponce Last Name	Case number (if known)	_
Part 4		Financial Assets			
		y legal or equitable interest	t in any of the followin	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C :	amples: Money you ha	ve in your wallet, in your home, ir	·	on hand when you file your petition	\$25.00
	Deposits of money Examples: Checking, sa		; certificates of deposit; sh	Cash:nares in credit unions, brokerage houses, itution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$200.00
		17.2. Checking account:	Bank of America		\$0.00
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
		or publicly traded stocks, investment accounts with broken Institution or issuer name:	rage firms, money market	accounts	
	Non-publicly traded s an LLC, partnership, a ✓	•	ted and unincorporated	I businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
					

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 15 of 72

Debt	tor 1 George	D	Ponce	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II No Yes. List each), thrift savings accounts	s, or other pension or profit-sharing plans	
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 16 of 72

Debt	tor 1 George	D Middle Name	Ponce	Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.		(1), 529A(b), and 529(b)(1).	a quaiiπed ABLE program, or unde	er a qualified state tuition program.	
	✓ No Institu	ition name and description. Sep	parately file the records of any interest	ts.11 U.S.C. § 521(c):	
25.	 Trusts, equitable or	r future interests in property ((other than anything listed in line	1), and rights or powers	
	exercisable for your	r benefit			
	Yes. Describe				
26.			and other intellectual property eds from royalties and licensing agree	ements	
	No Yes. Describe				
	<u> </u>				
27.		s, and other general intangib permits, exclusive licenses, coop	oles perative association holdings, liquor li	icenses, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property ow	red to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property ow Tax refunds owed to				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to ✓ No ✓ Yes. Give specific	you :information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specific about them you already	you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to No Yes. Give specific about them you already	you information , including whether filed the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to No Yes. Give specific about them you already and the tax Family support Examples: Past due of	information , including whether filed the returns years	upport, child support, maintenance,	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them you already and the tax Family support	information , including whether filed the returns years	upport, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them you already and the tax Family support Examples: Past due of	information , including whether filed the returns years	upport, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them you already and the tax Family support Examples: Past due of	information , including whether filed the returns years	upport, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds owed to No Yes. Give specific about them you already and the tax Family support Examples: Past due of	information , including whether filed the returns years	upport, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to ✓ No ☐ Yes. Give specific about them you already and the tax Family support Examples: Past due of ✓ No ☐ Yes. Give specific	information, including whether filed the returns years	upport, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specific about them you already and the tax Family support Examples: Past due of Yes. Give specific Other amounts some Examples: Unpaid was	information , including whether filed the returns years r lump sum alimony, spousal su information	nts, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specific about them you already and the tax Family support Examples: Past due of Yes. Give specific Other amounts some Examples: Unpaid was	information, including whether filed the returns years	nts, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 17 of 72

Deb	tor 1 George	D	Ponce	Case number (if known)	
	First Name	Middle Name	Last Name		_
31.	Interests in insurance Examples: Health, disa		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the ins	urance company	ompany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	No Yes. Describe				
33.		parties, whether or not you employment disputes, insura	u have filed a lawsuit or made	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	d unliquidated claims of ev	ery nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets	you did not already list			
	✓ No Yes. Describe				
36.		•	Part 4, including any entries		\$225.00
Part	5: Describe Any F	Rusinass-Ralatad Prons	arty You Own or Have an	Interest In. List any real estate in Par	+1
					· · · ·
37.	•	any legal or equitable inter	est in any business-related p		Current value of the
	No. Go to Part 6. Yes. Go to line 38				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alread	dy earned		or exemptions
	No Yes. Describe				
39.		rnishings, and supplies elated computers, software, n	nodems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	etronic devices
	Yes. Describe				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 18 of 72

Deb	tor 1 George	D	Ponce	Case number (if known)	
40	First Name	Middle Name equipment, supplies you use in	Last Name	our trada	
40.		equipment, supplies you use ii	n business, and tools of yo	our trade	
	No No Describe				
	Yes. Describe				
				-	
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
		Nam	e of entity:	% of ownership:	
	Yes. Give specific information about				
	them				· -
					<u> </u>
43. 0	Customer lists, mailing	lists, or other compilations			
	✓ No				
	Yes. Do your lists i	nclude personally identifiable inf	ormation (as defined in 11 t	J.S.C. § 101(41A))?	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already	list		
	✓ No				
	Yes. Give specific				
	information				-
					_
					<u> </u>
					-
45. A	dd the dollar value of a	all of your entries from Part 5	. including any entries for	pages you have attached	
		er here		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Describe Any F	arm- and Commercial Fis	hing-Related Property	/ You Own or Have an Interest In.	
Part		n interest in farmland, list it in Part		Tou own or have an interest in.	
46.	Do you own or have a	ny legal or equitable interest	in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 19 of 72

Debt		Ponce	Case number (if known)	
		Last Name		
48.	Crops-either growing or harvested			
	No No			
	Yes. Describe			
	Test December			
49.	Farm and fishing equipment, implements, machinery, fixtur	es, and tools of trade		
	□ No			
	V No			
	Yes. Describe			
50	Farm and fishing supplies, chemicals, and feed			
00.	_			
	✓ No			
	Yes. Describe			
51	Any farm- and commercial fishing-related property you did	not already list		
51.	Any farm- and commercial listing-related property you did	not aneauy nst		
	✓ No			
	Yes. Describe			
			Г	1
52. A	dd the dollar value of all of your entries from Part 6, includin	g any entries for pages	you have attached	
for Pa	art 6. Write that number here			
			_	
Part	7: Describe All Property You Own or Have an Interest	est in That You Did N	Not List Above	
53.	Do you have other property of any kind you did not already	list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54 A	dd the dollar value of all of your entries from Part 7. Write th	at number here	1	•
JT. A	du the donar value of all of your entires nom rait 7. write th	at number here		,
Part	8: List the Totals of Each Part of this Form			
55. F	Part 1: Total real estate, line 2		>	
56. r	part 2 total vehicles, line 5	\$9937.50		
57. P	eart 3: Total personal and household items, line 15	\$775.00	-	
58 P	ert 4: Total financial assets, line 36	<u></u>	-	
		\$225.00	-	
59. F	Part 5: Total business-related property, line 45		_	
60. F	Part 6: Total farm- and fishing-related property, line 52		_	
61. F	Part 7: Total other property not listed, line 54			
62. 1	Fotal personal property. Add lines 56 through 61	Ф10007.50		# 40007.55
	. , , ,	\$10937.50	Copy personal property total ►	+ \$10937.50
				\$10937.50
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 20 of 72

Fill in this information to identify your case:						
Debtor 1	George	D	Ponce			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	n as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Misc. Household Goods and Furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Misc. Electronics Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 21 of 72

Ponce Debtor 1 George D Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS \$5,212.50 5/12-1001(b) description: **✓** Chevrolet Cruze, 2015, 100% of fair market value, up to any 2015 Chevrolet Cruze applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$4,725.00 5/12-1001(b) description: **✓** \$0 Acura TL, 2006, 2006 100% of fair market value, up to any Acura TL applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Checking account, Bank 100% of fair market value, up to any of America

applicable statutory limit

Line from Schedule A/B:

17

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 22 of 72

Fill in	this information to identify your cas	se:				
Debto	r 1 George	D	Ponce			
	First Name	Middle Name	Last Name			
Debto (Spous	e, if filing) First Name	Middle Name	Last Name			
United		Northern	District of Illinois			
	• •		(State)			
(If know	number /n)					
Offi	icial Form 106D					Check if this is an amended filing
Scl	nedule D: Credito	ors Who Hav	e Claims Secure	ed by Prop	erty	12/1
	complete and accurate as possib					ormation. If
	space is needed, copy the Additio	nal Page, fill it out, num	ber the entries, and attach it to t	nis form. On the top	of any additional pa	ges, write your
	and case number (if known).	actived by your property	.o			
1. L	Do any creditors have claims se		y : ith your other schedules. You hav	o nothing also to ron	ort on this form	
Ļ	=		in your other schedules. Four lavi	e nouning eise to rep	Ort Ort trits forth.	
	Yes. Fill in all of the information	i Delow.				
Part '	List All Secured Claims					
2.	List all secured claims. If a credit			Column A	Column B	Column C
	separately for each claim. If more the in Part 2. As much as possible, list	•		Amount of claim Do not deduct the	Value of collateral	Unsecured portion
	name.	·	Ğ	value of collateral.	that supports	If any
_					this claim	
2.1	Santander Consumer USA Creditor's Name	Describe the property	that secures the claim:	\$15,258.00	\$10,425.00	\$4,833.00
	14101 MYFORD RD FL 2	2015 Chevrolet Cruze	the aleign in Obesia all the teach.			
	Number Street	Contingent	the claim is: Check all that apply.			
	TUSTIN CA 92780	Unliquidated				
	TUSTIN CA 92780 City State ZIP Code	Disputed				
	Who owes the debt? Check one.	ш .	l de ed en els			
	Debtor 1 only	Nature of lien. Check al				
	Debtor 2 only	An agreement you m car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only At least one of the debtors	Statutory lien (such a	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ht to offset)			
	Date debt was	Last 4 digits of accoun	t number1000			
2.2	ONEMAIN	Describe the property	that secures the claim:	\$8,533.00	\$4,725.00	\$3,808.00
	Creditor's Name PO BOX 499	048 InstallmentLoan				
	Number Street		the claim is: Check all that apply.			
		Contingent				
	HANOVER MD 21076 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check al	that apply.			
	Debtor 2 only	An agreement you m	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	Statutory lien (such a	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates	Other (including a rig	ht to offset)			
	to a community debt Date debt was incurred	Last 4 digits of accoun				
		rour entries in Column A	on this name Write that number	\$23.701.00		
	here:	our entries in Column A	on this page. Write that number	\$23,791.00		

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 23 of 72

		D	ocument Page 23	of 72			
Fill in this info	rmation to identify your case:						
Debtor 1	George First Name	D Middle Name	Ponce Last Name	_			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States	Bankruptcy Court for the: Nortl	hern	District of Illinois	_			
Case number			(State)				
Official F	Form 106E/F				Chec	k if this is an	amended filing
Sched	ule E/F: Credit	tors Who	Have Unsecu	red Claims	3		12/15
other party to Form 106A/B claims that a the entries in known).	te and accurate as possible. Use any executory contracts or unlead on Schedule G: Executory relisted in Schedule D: Credito the boxes on the left. Attach to All of Your PRIORITY Unstanting the second of the secon	nexpired leases th y Contracts and U ors Who Hold Clair he Continuation F	at could result in a claim. Also nexpired Leases (Official Form ns Secured by Property. If mor	list executory contrac 106G). Do not include e space is needed, cop	ts on <i>Schedul</i> any creditors y the Part you	le <i>A/B: Prope</i> with partial uneed, fill it	erty (Official lly secured out, number
No. Yes 2. List all listed, id As much	of your priority unsecured clair entify what type of claim it is. If a as possible, list the claims in alp ation Page of Part 1. If more than	ms. If a creditor has claim has both price that the creditor holds one creditor holds	more than one priority unsecure rity and nonpriority amounts, list ording to the creditor's name. If y a particular claim, list the other cr	that claim here and show ou have more than two p editors in Part 3.	v both priority	and nonprior	ity amounts.
(For an e	explanation of each type of claim,	see the instruction	s for this form in the instruction b	ooklet.)	Total	Priority	Nonpriority
					claim	amount	amount
2.1 IRS 1 Priority	Creditor's Name		Last 4 digits of account number	oer	\$1,000.00	\$1,000.00	\$0.00
PO Bo Numbe	x 7346 er Street		As of the date you file, the clapply.				
✓ De	State curred the debt? Check one. btor 1 only	19101 Zip Code	Contingent Unliquidated Disputed Type of PRIORITY unsecured	claim:			
De	btor 2 only btor 1 and Debtor 2 only		Domestic support obligatio Taxes and certain other det				
⊢ ≝	least one of the debtors and ano		government Claims for death or persona	•			
	ieck ii tilis cialili relates to a c	oniniumity debt	intoxicated	. , ,			

Is the claim subject to offset?

Yes

Other. Specify 1040 Taxes

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 24 of 72

Ponce Debtor 1 George D Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Web Loan \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 522 N 14th St, When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Ponca City 74601 Oklahoma City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? Yes 4.2 Americash - Bankruptcy \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 184 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60016 Des Plaines City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Payday Loan Is the claim subject to offset? **✓** No Yes 4.3 Berwyn Parking Tickets \$455.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6401 31st Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60402 Berwyn Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Parking Tickets Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 25 of 72

D Ponce Debtor 1 George Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Burbank \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 6530 W. 79th Street #2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60459 Burbank Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Parking Tickets Is the claim subject to offset? **✓** No Yes Illinois Tollway \$600.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ **Tollway Violations** Is the claim subject to offset? **✓** No Yes Silver Cloud Financial 4.6 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 635 East Hwy 20C n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 95485 Upper Lake Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Loan

✓ No Yes

Is the claim subject to offset?

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 26 of 72

Ponce Debtor 1 George D Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/WALMART 4.7 \$1,061.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 981400 <u>7/2</u>016 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No Yes

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 27 of 72

Ponce Debtor 1 George D Case number (if known) Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. City of Berwyn On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 66076 Line 4.3 Part 1: Creditors with Priority Unsecured Claims Number one): Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60666 Last 4 digits of account number City State Zip Code Americash On which entry in Part 1 or Part 2 did you list the original creditor? 880 Lee St Ste 302 Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Des Plaines Illinois 60016 Last 4 digits of account number

City

State

Zip Code

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 28 of 72

Debtor 1 George D Ponce Case number (if known)

First Nan	ne Middle Name Last Name				
Part 4: Add th	e Amounts for Each Type of Unsecured Claim				
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
Irom Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$1,000.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$1,000.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$4,316.00		
	6j. Total. Add lines 6f through 6j.	6i.	\$4,316.00		

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 29 of 72

Fill in this information to identify your case:							
Debtor 1	George	D	Ponce				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(Otato)	_			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

	Case 17-1112			e 30 of 72
Fill in this in	nformation to identify your ca	ise:		
Debtor 1	George First Name	D Middle Name	Ponce Last Name	
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case numb (If known)	er		(State)	
				Check if this is a amended filing
	al Form 106H			
Sched	ule H: Your Cod	ebtors		12/1
filing togeth the entries known). Ans	ner, both are equally respon	sible for supplying corre ach the Additional Page	ect information. If more set to this page. On the to	s complete and accurate as possible. If two married people are space is needed, copy the Additional Page, fill it out, and number ip of any Additional Pages, write your name and case number (if s a codebtor.)
		la, New Mexico, Puerto Ri	co, Texas, Washington, ar	,
	Yes. In which commun	ity state or territory did y	ou live?	Fill in the name and current address of that person.
	Name of your spouse, fo	rmer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Coo	de

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line 2.1

Schedule E/F, line_____

Schedule G, line

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

3.

Column 1: Your codebtor

Street

State

Zutant, Jordan

Name

Number

City

Zip Code

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 31 of 72

Fill in this information to id	dentity your case:				
Debtor 1 George	D	Ponce		_	
First Name	Middle Name	Last Nam	Э	Che	ck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nam		- I n	An amended filing
					A supplement showing post-petition chapter 1
United States Bankruptcy Cothe:	ourt for <u>Northern</u>	District of Illinois (State			expenses as of the following date:
Case number		(Otate	7)		
(If known)					MM / DD / YYYY
Official Form 10	061				
Schedule I: You	r Income				12/1
information about your sp	ouse. If you are separated an eeded, attach a separate sho r every question.	nd your spouse i	s not filing	with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your employment		Debtor 1			Debtor 2
information.					
If you have more than one	job,	✓ Employed			Employed
attach a separate page with information about addition		Not Emplo	oyed		Not Employed
employers.	Occupation	Material Hand	ler		
Include part time, seasonal self-employed work.	, or Employer's name	Ricoh America	a's Corporatio	on	
Occupation may include st or homemaker, if it applies.		254 Internation	nale Dr		Number Street
		Bolingbrook	Illinois	60440	_
		City	State	Zip Code	City State Zip Code
	How long employed there?	2 years			
Part 2: Give Details Ab	oout Monthly Income				
Part 2: Give Details Ab	oout Monthly Income				
Estimate monthly income spouse unless you are sepa	as of the date you file this for rated.	-		-	vrite \$0 in the space. Include your non-filing
Estimate monthly income spouse unless you are sepa	e as of the date you file this for rated. Use have more than one employer	-	ormation for a	all employers fo	r that person on the lines below. If you need
Estimate monthly income spouse unless you are sepa If you or your non-filing spou	e as of the date you file this for rated. Use have more than one employer	-	ormation for a	-	
Estimate monthly income spouse unless you are separately our your non-filing spourore space, attach a separate. 2. List monthly gross wag	e as of the date you file this for rated. Use have more than one employer	r, combine the info	ormation for a	all employers fo	r that person on the lines below. If you need
Estimate monthly income spouse unless you are separate from the spouse of the spouse o	e as of the date you file this for rated. use have more than one employer ate sheet to this form. ues, salary, and commissions (beformonthly, calculate what the monthly)	r, combine the info	ormation for a	all employers fo	r that person on the lines below. If you need

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 32 of 72

Depto	or 1George First Name		Ponce Last Name		Case number known)			
	riiot raine	imade Raine	Laot Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	y line 4 here		→ 4.		\$2,496.46			
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions	5a	١.	\$364.35			
5b.	Mandatory con	ntributions for retirement plans	5b).	\$149.78			
5c.	Voluntary cont	ributions for retirement plans	50	i	\$0.00			
5d.	Required repay	yments of retirement fund loans	50	l	\$0.00			
5e.	Insurance		5e).	\$0.00			
5f.	Domestic suppo	ort obligations	5f.		\$0.00			
5g.	Union dues		5g	J	\$0.00			
5h.	Other deduction	ons. Specify:	_ 5h	1. +	\$0.00 +			
6. Add +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.		\$514.13			
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	94. 7.	-	\$1,982.33			
8. List	all other incom	ne regularly received:						
8a.	Net income fro business, profe	m rental property and from operating a ession, or farm						
		ent for each property and business showing ordinary and necessary business expenses, and whet income	 8a	ı	\$0.00			
8b.	Interest and di	•	8b		\$0.00			
		payments that you, a non-filing spouse, or						
		, spousal support, child support, maintenance, ent, and property settlement.	80	i	\$0.00			
8d.	Unemployment	t compensation	80	l	\$0.00			
8e.	Social Security	,	8e).	\$0.00			
	Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	s 8f.		\$0.00			
8g.	Pension or reti	irement income	89		\$0.00			
8h.	Other monthly	income. Specify: See attached	_	1. +	\$408.00 +			
	_	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.		\$408.00			
	•	r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10 pouse). [-	\$2,390.33 +		=	\$2,390.33
Inc frie	elude contribution nds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household,	your d	ependents, your roomn			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Suit					12.	\$2,390.33
								Combined monthly income
13. D c	you expect an	increase or decrease within the year after y	you file this	form?				
	Yes. Explain:							
L								

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 33 of 72

Debtor ⁻	George	D	Ponce	Case number (if
	First Name	Middle Name	Last Name	known)
Part 2:	Give Details About Mo	nthly Income		

Official Form 106I. Additional page.

	For Debtor 1	For Debtor 2 or non-filing spouse
8h.Other monthly income. Specify:		
1. Anticipated Tax Refund	\$30.00	
2. Girlfriend's contribution towards 2015 Chevrolet Cruze car note	\$378.00	

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 34 of 72

		Docu	ment Page 34 of 72		
Fill in this infor	mation to identify yo	our case:			
Debtor 1	George First Name	D Middle Name	Ponce Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name a	Mialala Naga	Lost News	An amended fili	ng
	First Name Bankruptcy Court for	Middle Name the: <u>Northern</u> [Last Name District of Illinois (State)	A supplement s	howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u></u>
Official	Form 106	J			
Schedul	e J: Your E	_ xpenses			12/1
information. If	-	led, attach another sheet to this	re filing together, both are equall form. On the top of any additiona		
Part 1: Des	cribe Your House	ehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mu	st file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	3 years	No. ✓ Yes.
2. Do your ove					100.
expenses o	penses include f people other	No			
than yourself an dependents	_	Yes			
Part 2: Esti	mate Your Ongoi	ng Monthly Expenses			
	of a date after the b		ou are using this form as a suppl plemental Schedule J, check the		
	•	on-cash government assistance i ed it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot.	p expenses for your residence. In 4.	clude first mortgage payments and		\$600.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 35 of 72

Debtor 1 George D Ponce Case number (if known)
First Name Middle Name Last Name

First Name widdle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$65.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$70.00
10. Personal care products and services	10.	\$52.00
11. Medical and dental expenses	11.	\$25.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$300.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$378.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	#0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00
	206	φυ.υυ

Official Form 106J Schedule J: Your Expenses page 2

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 36 of 72

Debtor 1			D	Ponce	Case number (if known)		
	First Nam	e	Middle Name	Last Name			
21.Other	r. Specify	/:			21		\$0.00
22 Calo	ulata va	ur monthly expenses					
	-	4 through 21.	•			_	\$2,090.00
		o .	o for Dobtor (1) if only	, from Official Form 106J-	0	_	\$0.00
		, , ,	,,			_	\$2,090.00
		22a and 22b. The resu	, , , ,	Derises.	22.		
		ır monthly net incom					
23a. (Copy line	12 (your combined m	onthly income) from	Schedule I.	23a	_	\$2,390.33
23b. (Сору уо	ur monthly expenses fr	om line 22 above.		23b	_	\$2,090.00
		your monthly expenses		income.			\$300.33
•	The resu	It is your monthly net i	ncome.		230		
mort	gage pay No 'es	ment to increase or de	crease because of a	loan within the year or do modification to the terms of t			

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 37 of 72

Fill in this information to identify your case:				
Debtor 1	George	D	Ponce	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(,	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information. $\frac{1}{2} \left(\frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} \right) \left(\frac{1}{2} \right)$

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ George Ponce	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/7/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 38 of 72

Fill in this in						
Debtor 1	George	D	Ponce			
Debtor 2	First Name	Middle	Name Last Nam	e		
(Spouse, if filing	g) First Name	Middle	Name Last Nam	ie .		
United State	es Bankruptcy Court for	the: Northern	District of Illino			
Case numb	er		(Stat	.e)		
•	al Form 107					Check if this is amended filing
		rial Δffaire	for Individuals	Filing for Bankrı	ıntev	12
Be as comp nformation number (if	plete and accurate a n. If more space is no known). Answer eve	s possible. If two needed, attach a sepry question.	narried people are filing parate sheet to this form	together, both are equally . On the top of any addition	responsible for	
Part 1: G	ive Details About Y	our Marital Status	s and Where You Lived	Before		
1. What	t is your current marita	Il status?				
	Married					
	Married Not married					
	Not married	e you lived anywhe	re other than where you liv	ve now?		
2. Durin	Not married ng the last 3 years, had No		re other than where you livest 3 years. Do not include v			
2. Durin	Not married ng the last 3 years, had No					Dates Debtor 2 lived there
2. Durin	Not married ng the last 3 years, han No Yes. List all of the place		st 3 years. Do not include v	where you live now.		
2. Durin	Not married ng the last 3 years, han No Yes. List all of the place		st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2:		there Same as Debtor 1
2. Durin	Not married ng the last 3 years, had No Yes. List all of the place Debtor 1:		st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2:		there Same as Debtor 1 From
2. Durin	Not married ng the last 3 years, have No Yes. List all of the place Debtor 1: 5336 S Laramie Ave Number Street	es you lived in the la	st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1		there Same as Debtor 1
2. Durin	Not married ng the last 3 years, have No Yes. List all of the place Debtor 1: 5336 S Laramie Ave		st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	Zip Code	there Same as Debtor 1 From
2. Durin	Not married Ing the last 3 years, have No Yes. List all of the place Debtor 1: 5336 S Laramie Ave Number Street Chicago Illinois	es you lived in the la	st 3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. Durin	Not married Ing the last 3 years, have No Yes. List all of the place Debtor 1: 5336 S Laramie Ave Number Street Chicago Illinois City State	es you lived in the la	st 3 years. Do not include to Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
2. Durin	Not married Ing the last 3 years, have No Yes. List all of the place Debtor 1: 5336 S Laramie Ave Number Street Chicago Illinois	es you lived in the la	St 3 years. Do not include to Dates Debtor 1 lived there From To	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Durin	Not married Ing the last 3 years, have No Yes. List all of the place Debtor 1: 5336 S Laramie Ave Number Street Chicago Illinois City State	es you lived in the la	St 3 years. Do not include to Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 39 of 72

Ponce

D

Debt	or 1	George D	Ponce		number (if known)	
		First Name Middle	e Name Last Na	ıme		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you recei rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bus	inesses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$7941.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$27319.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$22000.00	Wages, commissions, bonuses, tips Operating a business	
 	nclu bubl iling ist e	you receive any other income during de income regardless of whether that is ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; noney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015 YYYY				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 40 of 72

D Ponce Debtor 1 George __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 41 of 72

or '	1 George		D	Po	nce	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi cor age	iders include your porations of which	relatives; a n you are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No		,				
	Yes. List all pay	ments to a	an Insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	ider? ude payments on No	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				
	City	Jiaie	Zip Oude				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 42 of 72

D Ponce Debtor 1 George Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Wage Garnishment 02/2017 \$0 Americash - Bankruptcy Creditor's Name Explain what happened PO Box 184 Number Street Property was repossessed. Property was foreclosed. Des Plaines Illinois 60016 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 43 of 72

Debt	or 1	George	D	Ponce	Case number (if kno	wn)	
		First Name	Middle Name	Last Name			
11.			u filed for bankruptcy, di ke a payment because y	d any creditor, including a b ou owed a debt?	ank or financial institution	n, set off any amou	nts from your
	✓	No Yes. Fill in the details.					
			•				
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		=			
				_ Last 4 digits of account r	number: XXXX-		
		City Sta	ate Zip Code	_			
		Oity Oil	ite zip oode				
12.			iled for bankruptcy, was todian, or another officia	any of your property in the pal?	oossession of an assignee	for the benefit of o	creditors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts a	nd Contributions				
13.	Wi	thin 2 years before you	u filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$6	00 per person?	
	✓	No					
		Yes. Fill in the details	s for each gift.				
		Gifts with a total valuer person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		D I. Mil V.	0	_			
		Person to Whom You	Gave the Gift				
				-			
		Number Street		_			
				_			
		City Sta	ate Zip Code				
		Person's relationship to	o you				
		Person to Whom You	Gave the Gift	-			
		reison to whom four	dave the dift				
				-			
				_			
		Number Street					
				_			
		City Sta	ate Zip Code				
		Person's relationship to	o you				
			=				

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 44 of 72

Debtor 1	George	D	Ponce	Case number (if known)	
	First Name	Middle Name	Last Name		
4.4 \4/:	thin O was bafana way	filed for bonky where die	d with any wife an acceptable.	stions with a total value of more	than \$600 to any abority?
14. Wi	tnin 2 years before you	filed for bankruptcy, did	a you give any giπs or contribt	itions with a total value of more	than \$600 to any charity?
✓	No				
	Yes. Fill in the details	for each gift or contribut	tion.		
	Gifts or contributions	s to charities	Describe what you contr	ibuted Date	you Value
	that total more than				ributed
	Charity's Name		-		
	,				
	Number Street		_		
			_		
	City Sta	ate Zip Code			
Part 6:	List Certain Losses	•			
art o.	Liot Gol tail! Loccoo	,			
y	nbling? No Yes. Fill in the details.				
	Describe the propert		Describe any insurance	coverage for the loss Date	e of your Value of property
	how the loss occurre	• •	Include the amount that in		
			pending insurance claims	on line 33 of <i>Schedule</i>	
			A/B: Property.		
Part 7:	List Certain Payme	T			
	No		0 0	services required in your bankrupto	,
✓	Yes. Fill in the details.				
			Description and value of transferred	or tr	payment Amount of ansfer payment made
	Semrad Law Firm		Attornay's Eco. 200.00	4/4/2	
	Person Who Was Paid		Attorney's Fee - 300.00	4/4/2	φου.υυ
	11101 S. Western Ave	nue	_		
	Number Street		_		
	Chicago Illir	nois 60643	_		
	City Sta		_		
		•	_		
	Email or website addre	ess			
	Person Who Made the	Payment if Not You	-		
	. Sissii vviis made liie	. Symone, il rede 100			
	Person Who Was Paid		_		
	reison wild was Pald				
	Number Street		-		
			_		
			-		
	City Sta	ate Zip Code	- -		
			- - -		
	City Sta		- - -		

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 45 of 72

Debtor	r 1 George D	Ponce	Case number (if known)	
	First Name Middle Name	e Last Name		
h	Within 1 year before you filed for bankruptcy telp you deal with your creditors or to make to not include any payment or transfer that you	e payments to your creditors?	r behalf pay or transfer any property to anyo	ne who promised to
[No Yes. Fill in the details.			
	_	Description and value of any transferred	property Date An payment or transfer was made	mount of payment
	Person Who Was Paid			
	Number Street			
	City Chata 7in Coal			
	City State Zip Cod	de		
ti Ir	he ordinary course of your business or finar	ncial affairs? Inde as security (such as the granting of a s	nsfer any property to anyone, other than propective curity interest or mortgage on your property). D	-
	✓ No Yes. Fill in the details.			
		Description and value of any property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Cod Person's relationship to you	de		
	Person Who Received Transfer			
	Number Street			
	City State Zip Cod Person's relationship to you	de e		
b	Within 10 years before you filed for bankruptoeneficiary? These are often called asset-protection devices.		self-settled trust or similar device of which y	ou are a
[✓ No Yes. Fill in the details.			
	_	Description and value of th	e property transferred	Date transfer was made
	Name of trust			

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 46 of 72

D Ponce Debtor 1 George Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 47 of 72

Ponce Debtor 1 George _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 48 of 72

Debt		George		D	Ponce	Case nur	mber (if known)	
		First Name		Middle Name	Last Name			
26.	_	e you been a party	y in any judic	cial or administ	trative proceeding under	r any environmental la	aw? Include settlements and orde	rs.
	Ħ	Yes. Fill in the det	ails.					
	ш				Court or agency	Na	ature of the case	Status of the
		Case title						Case Pending
					Court Name			On appeal
		Case number		 ,	NumberStreet			Concluded
					City State	Zip Code		
Part	11:	Give Details Ab	oout Your E	Business or C	onnections to Any Bu	ısiness		
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follow	wing connections to any business?	•
					rade, profession, or othe	=	ne or part-time	
		_			(LLC) or limited liability pa	artnership (LLP)		
		A partner in a	-					
					ive of a corporation equity securities of a cor	noration		
		An owner or a	at least 5% C	or the voting or	equity securities of a cor	poration		
	✓	No. None of the a						
		Yes. Check all that	at apply abo	ve and fill in the	e details below for each l	business.		
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name					EIN:	
		Number Street					Dates business existed	
		City	State	Zip Code	Name of account	ant or bookkeeper	From To	
		 ,	State	<u> </u>			10	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name					EIN:	
		Number Street					Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the nat	ure of the business	Employer Identification nu include Social Security nu	
		Business Name					EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		ant of bookkeeper	From To	

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 49 of 72

Deb	tor 1 George	D	Ponce	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before yo creditors, or other partic		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the detail	s below.		
	_		Date issued	
	-			
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code	_	
		State Zip Code		
Part	t 12: Sign Below			
1	true and correct. I unders a bankruptcy case can re	stand that making a false sta	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1		Signature of Debtor 2
	3			Date
	Date 4/7	7/2017		
ı	Did you attach additional	pages to Your Statement o	f Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
	.∡ No			
i	Yes			
ı	Did you pay or agree to pa	ay someone who is not an a	ttorney to help you fill out b	pankruptcy forms?
ı	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 50 of 72

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	t of Illinois	
n re	George D Ponce		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATION	N OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year rendered or to be rendered on behalf of t	ar before the filing of the p	etition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to accep	ot		\$4,000.00
	Prior to the filing of this statement I have	e received		\$300.00
	Balance Due			\$3,700.00
2.	The source of the compensation paid to	me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to	me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law f	e-disclosed compensation firm.	with any other person unless th	ney are
	I have agreed to share the above-dismembers or associates of my law fir the people sharing in the compensa	m. A copy of the agreemer		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial bankruptcy;			
	b. Preparation and filing of any peti	tion, schedules, statement	ts of affairs and plan which may	be required;
	c. Representation of the debtor at t	he meeting of creditors an	d confirmation hearing, and any	y adjourned hearings thereof;
	d. Representation of the debtor in a	adversary proceedings and	l other contested bankruptcy ma	atters;
6.	By agreement with the debtor(s), the abo	ve-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	atement of any agreement	t or arrangement for payment to	me for representation of the
	4/7/2017		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 51 of 72

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 52 of 72

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 53 of 72

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/1	7/2017	
Signed:		
/s/ George P	Ponce	
-		/s/ Morsheda Hashem
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 60 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Ponce, George D	Case No	
	Debtor(s)	0000 110.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
Th knowledge		rify that the attached list of creditors is tru	ue and correct to the best of their
Date:	4/7/2017	/s/ Ponce, Georg	e D
		Ponce, George D Signature of Debi	

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 61 of 72

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

ONEMAIN PO BOX 499 HANOVER, MD, 21076

SYNCB/WALMART PO BOX 981400 EL PASO, TX, 79998

Illinois Tollway PO Box 5544 Chicago, IL, 60680

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Berwyn Parking Tickets 6401 31st Berwyn, IL, 60402

City of Berwyn PO Box 66076 Chicago, IL, 60666

City of Burbank 6530 W. 79th Street #2 Burbank, IL, 60459

Americash - Bankruptcy PO Box 184 Des Plaines, IL, 60016

Americash 103 W Division St Chicago, IL, 60610

Silver Cloud Financial 635 East Hwy 20C Upper Lake, CA, 95485 Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 62 of 72

American Web Loan 522 N 14th St, Ponca City, OK, 74601

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 64 of 72

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 65 of 72

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76.
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/4/2017	
Signed:		
/s/ Geor	ge Ponce	
Sec	g/poll	/s/ Morsheda Hashem Morshigh Hash
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 68 of 72

Debtor 1 George First Name		once ast Name	Case number (if known)	*****
	uestions for Reporting Purposes	ist maine		
^{16.} What kind of debts do you have?	16a Are your debts primarily	primarily for a persor pusiness debts? <i>Bus</i> vestment or through	nal, family, or household siness debts are debts th the operation of the bus	purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No. t ☐ Yes.	7. Do you estimate that	after any exempt property distribute to unsecured cr	
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,000,00 \$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have exemined this patition and	d doolars under non	olter of positions that the circ	formation muscided is to a sol
For you	I have examined this petition, and correct. If I have chosen to file under Charles of title 11, United States Code. It under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	pter 7, I am aware the understand the relief I did not pay or agree ad and read the notic the chapter of title of ment, concealing pro- se can result in fines	at I may proceed, if eligible available under each cheeto pay someone who is the required by 11 U.S.C. of 11, United States Code, operty, or obtaining monup to \$250,000, or impress.	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in isonment for up to 20 years, or
	Signature of Debtor 1		Signature of Debtor	-2
	Executed on 4/4/2017 MM / DD /		Executed on	MM / DD / YYYY

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 69 of 72

Fill in this infor	mation to identify your o	case:			
Debtor 1	George		Ponce		
	First Name	Middle Name	Last Name	-	
Debtor 2				_	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		•
(If known)				-	
Official	Form 106De	ec ·			Check if this is a amended filing
Declarat	ion About an	Individual Debi	tor's Schedules		12/1
If two married	neonle are filing togeth	er hoth are equally respo	nsible for supplying correct in	formation	
You must file the	his form whenever you t	ile bankruptcy schedules	or amended schedules. Makin	ig a false statement, concealing pro 0,000, or imprisonment for up to 20	perty, or obtaining
U.S.C. §§ 152,	1341, 1519, and 3571.	ion with a palikrupicy cas	e can result in lines up to \$25	ou,000, or imprisonment for up to 20	years, or both. 18
Part 1: Sign	Below				
			anima tahin 1995 - Alif Salis visi ora 1993 ili 1993 - Halif III Alif Salis II Alif Salis II Alif Salis II Ali	one in Police in Marie and construction and an international construction of the Const	
Dia you pa	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out bankrup	tcy forms?	
✓ No					
☐ Yes. N	Name of person		Attach Rankruntcy Petiti	on Preparer's Notice, Declaration, and	
Ll			Signature (Official Form		
Under pen	nalty of perjury, I declar	e that I have read the sum	mary and schedules filed with	this declaration and	
that they	are true and correct.				
🗶 /s/ Georg	e Ponce	m d. /	×		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 4/4/2017

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 70 of 72

Debtor	1 George		Ponce	Case number (if known)
transfer to the transfer on the second and	First Name	Middle Name	Last Name	
28. W i	ithin 2 years before yo editors, or other partic	u filed for bankruptcy, did y es.	ou give a financial state	ment to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details	s below.		
h	•		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			•
	Number Street			
	City	State Zip Code	<u>. </u>	
	- ·	,		
Part 12:	Sign Below			
a ba	nkruptcy case can res	orge Ponce	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 4/4.	/2017		Date
Did y	ou attach additional p	pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No			
<u> </u>	Yes			
Did y	ou pay or agree to pay	y someone who is not an at	torney to help you fill out	bankruptcy forms?
V	No			
□	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-11129 Doc 1 Filed 04/07/17 Entered 04/07/17 15:32:01 Desc Main Document Page 71 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Ponce, George	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
. Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	4/4/2017	/s/ Ponce, Georg	o Delmarm
		Ponce, George Signature of Deb	otor / /

Case 17-11129 Doc 1 Filed 04/07/17- Entered 04/07/17 15:32:01 Desc Main Document Page 72 of 72

Deb	olor i George First Name	O Middle Nama	Ponce Last Name	Case number filosomy	
16.	. Calculate the media	in family income that applies to	you. Follow these steps:	6 (1 г.) — «Семен 190 — «Семення 1997 год» — «Серентик» «Серентик» «Серентик» «Серентик» «Серентик» «Серентик»	kanamanas as an
	16a. Fill in the state in		Minois		
		r of people in your household.	2		
}		lamily income for your state and s	tze of		\$66,487.00
-	household Using the link sp	acilied in the separate lostnictions (To find to this feet may	a list of applicable median income emounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the fines con		or one rotal. Tries list tries		
	17a. [2] Line 15b is i under 17 U.	less than or equal to line 15c. On th S.C. § 1325(b)(3). Go to Part 3. C	ne top of page 1 of this fi to NOT fill out <i>Calculation</i>	orm, check box 1, Disposable income is not determined in Disposable Income (Official Form 1220-2).	
	U.S.C. § 13.	more than line 16c. On the top of p 25(b)(3). Go to Part 3 and fill out your current monthly income from t	Calculation of Disposa	k box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
		Commitment Period Under			
18.	Copy your total aver-	age menthly income from line 11	Finger-company and the second		\$2,364.71
19.	Deduct the marital a	idjustment If it applies, if you are	married, your spouse is:	not filing with you, and you contend that calculating the Ur spouse's income, copy the amount from line 13.	,
	19a, ii the madal adju	siment does not apply, fill in 0 on l	line 19a,		-\$0,00
1	19b. Subtract line 19	ta from line 18.			\$2,384.71
20.	Calculate your curre	nt monthly income for the year.	Follow these steps:	5	
	20a. Copy Inc 19b.	e except and a second			\$2,384.71
	Multiply by 12 (tr	ie humber of months in a year).			x12
	20b. The result is your	current monthly income for the ye	ar for this part of the form	· ·	\$28,616.52
	20c. Copy the median	family income for your state and si	ze of household from lin	5 16c.	\$66,487.00
21.	How do the lines con	npare?			
	Line 20b is less th commitment perior	an line 20c. Unless otherwise order d is 3 years. Go to Part 4.	red by the court, on the k	op of page 1 of this form, check box 3. The	
	Line 20b is more t	han or equal to line 20c. Unless oth nt period is 5 years. Go to Part 4,	nerwise ordered by the co	им, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	θy signing here, i d	declare under penalty of perjury that	t the information on this :	statement and in any attachments is true and correct.	
	🗴 /s/ George	Ponce & some parce	×		
	Signature of D	ebtor 1	- Sig	nature of Debtor 2	
	Oate 4/7/201	7	Ďá	Id	
	MM/DD	MYY		ММФДУҮҮҮ	
والمنافقة المساولة ا	If you checked 175 If you checked 175 above.	n, do NOT fill out or file Form 122C n, fill out Form 122C-2 and file it wi	-2. th Inis form. On line 39 c	it that form, copy your current monthly income from line	14